

**Information to identify the case:**

Debtor 1	<u>Donna L. Schulmeister</u>	Social Security number or ITIN	xxx-xx-1990
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	20-20161-CMB		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donna L. Schulmeister

4/15/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Donna L. Schulmeister  
Debtor

Case No. 20-20161-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 15, 2025

User: auto  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2025:**

Recip ID	Recipient Name and Address
db	+ Donna L. Schulmeister, 3416 Harrisburg St, Pittsburgh, PA 15204-1542
15184342	+ Andover Bank, 600 East Main Street, PO Box 1300, Andover, OH 44003-1300
15184383	+ Ronald F. Schulmeister, 3416 Harrisburg St, Pittsburgh, PA 15204-1542

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ecfbnc@aldridgepite.com	Apr 16 2025 01:27:00	Nationstar Mortgage LLC, ALDRIDGE PITE, LLP, 3333 Camino del Rio South., Suite 225, San Diego, CA 92108, UNITED STATES 92108-3808
cr	+ EDI: PRA.COM	Apr 16 2025 05:10:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpwsa@grblaw.com	Apr 16 2025 01:27:00	Pittsburgh Water & Sewer Authority, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
15188154	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 16 2025 01:27:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
15184382	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 16 2025 01:27:00	RBS Citizens Cc, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
15184381	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 16 2025 01:27:00	RBS Citizens Cc, 1000 Lafayette Blvd, Bridgeport, CT 06604
15184345	+ EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15184343	+ EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15197270	EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15204745	Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 01:48:22	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15184347	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Catherines/Comenity, Po Box 182789, Columbus,

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			OH 43218-2789
15184348	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Catherines/Comenity, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15184350	+ EDI: CITICORP	Apr 16 2025 05:10:00	Cbna, City Bank Corp/Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
15184349	+ EDI: CITICORP	Apr 16 2025 05:10:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15184351	+ EDI: CITICORP	Apr 16 2025 05:10:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15184352	+ EDI: CITICORP	Apr 16 2025 05:10:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15184353	+ EDI: CITICORP	Apr 16 2025 05:10:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
15184354	EDI: CITICORP	Apr 16 2025 05:10:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15219612	EDI: CITICORP	Apr 16 2025 05:10:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15184356	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank/Avenue, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15184355	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789
15184358	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, GA 43218-2125
15184357	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank/Kingsize, Po Box 182789, Columbus, OH 43218-2789
15184360	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15184359	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
15184362	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank/Roamans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15184361	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank/Roamans, Po Box 182789, Columbus, OH 43218-2789
15184364	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15184363	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank/Torrid, Po Box 182789, Columbus, OH 43218-2789
15184366	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bkl/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15184365	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bkl/Ulta, Po Box 182120, Columbus, OH 43218-2120
15184367	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenitybank/hottpic, Po Box 182789, Columbus, OH 43218-2789
15184368	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenitybank/hottpic, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15184370	+ Email/Text: bdsupport@creditmanagementcompany.com	Apr 16 2025 01:28:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15184369	+ Email/Text: bdsupport@creditmanagementcompany.com	Apr 16 2025 01:28:00	Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15184374	EDI: DISCOVER	Apr 16 2025 05:10:00	Discover Financial, Attn: Bankruptcy Department,

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			Po Box 15316, Wilmington, DE 19850
15184373	EDI: DISCOVER	Apr 16 2025 05:10:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15184372	EDI: CITICORP	Apr 16 2025 05:10:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15184371	EDI: CITICORP	Apr 16 2025 05:10:00	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15215232	EDI: Q3G.COM	Apr 16 2025 05:10:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15187318	EDI: DISCOVER	Apr 16 2025 05:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15216781	EDI: JEFFERSONCAP.COM	Apr 16 2025 05:10:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15184376	+ EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15184375	+ EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15219811	Email/PDF: resurgentbknotifications@resurgent.com	Apr 16 2025 01:48:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15184377	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 16 2025 01:27:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15184378	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 16 2025 01:27:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15202323	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 16 2025 01:27:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15184379	+ Email/Text: bnc@nordstrom.com	Apr 16 2025 01:27:32	Nordstrom FSB, 13531 E. Caley Ave, Englewood, CO 80111-6505
15184380	+ Email/Text: bnc@nordstrom.com	Apr 16 2025 01:27:57	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
15221573	+ EDI: JEFFERSONCAP.COM	Apr 16 2025 05:10:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15210717	EDI: PRA.COM	Apr 16 2025 05:10:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15211350	+ Email/Text: ebnpwsa@grblaw.com	Apr 16 2025 01:27:00	Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15219229	EDI: Q3G.COM	Apr 16 2025 05:10:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15219230	EDI: Q3G.COM	Apr 16 2025 05:10:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15184386	+ EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank, C/o Po Box 965036, Orlando, FL 32896-0001
15184387	+ EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15184845	^ MEBN	Apr 16 2025 01:26:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15184389	+ EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy,

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15184388	+ EDI: SYNC	Apr 16 2025 05:10:00	Po Box 956060, Orlando, FL 32896-0001 Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15184391	+ EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15184390	+ EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15184393	+ EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15184392	+ EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005
15184394	+ EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
15184395	+ EDI: SYNC	Apr 16 2025 05:10:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15268405	+ EDI: WTRRN BANK.COM	Apr 16 2025 05:10:00	Target, PO Box 673, Minneapolis MN 55440-0673
15212771	Email/Text: BNCnotices@dcmservices.com	Apr 16 2025 01:27:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123

TOTAL: 70

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
15184385		Syncb/walmart
15184346	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15184344	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15184384	*+	Ronald F. Schulmeister, 3416 Harrisburg St, Pittsburgh, PA 15204-1542

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com
Jeffrey R. Hunt	

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on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com

Julie Frazee Steidl

on behalf of Debtor Donna L. Schulmeister julie.steidl@steidl-steinberg.com  
abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@s  
teidl-steinberg.com

Kristen D. Little

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER KRLITTLE@FIRSTAM.COM

Mario J. Hanyon

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER wbecf@brockandscott.com  
mario.hanyon@brockandscott.com

Matthew Fissel

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER matthew.fissel@brockandscott.com  
wbecf@brockandscott.com

Michael John Clark

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mclark@pincuslaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 9